

EXHIBIT 3



BlueAdvantage®

BlueSelect®

BlueValue™

BlueLocal™

with Duke Medicine and WakeMed

BlueLocal™

with Carolinas HealthCare System



2016 HEALTH PLANS | For individuals and families



BlueAdvantage

BlueSelect

BlueValue™

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BlueLocal

with Carolinas HealthCare System



HEALTH CARE HAS CHANGED

We're here to help

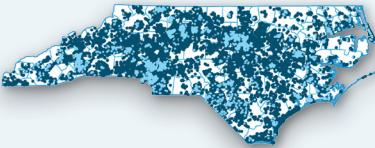
There's a lot to think about when you choose health insurance. Now with health care reform, there's even more you need to know. By choosing Blue Cross and Blue Shield of North Carolina (BCBSNC), you'll be with a company that's earned the trust of more North Carolinians than any other health insurance company.¹ We are the experts and we have a broad range of health plans available, so we can help you find the one that's right for you – and your budget.

With our plans you'll enjoy:

- + **Customer service to make using insurance easier** – Our customer service professionals are ready to answer your questions quickly and accurately.
- + **Easy-to-use online tools** – Blue ConnectSM is our new, enhanced member services experience. It's your source for all tools and what you need to know about your health plan. And you can use it on any mobile phone, tablet or laptop. Need to find a doctor? Planning for surgery? Can't remember all of your benefits? Blue Connect is customizable so what you need is ready for you right away. It's designed to make health care easier. And it's yet another benefit of choosing Blue.
- + **Doctor and hospital choices** – BCBSNC offers a range of network choices to meet your needs and budget. Depending on which plan you choose, the BCBSNC network you can use may include more than 92% of doctors and 98% of the hospitals in North Carolina.² (A network is a group of doctors, hospitals, pharmacies and other health care experts.)
- + **Your health plan goes where you go** – With BlueCard® your coverage extends worldwide, which means you have coverage at home and when you travel.³



CHOOSE THE NETWORK that's right for you

PROVIDER LOCATIONS	DOCTOR & HOSPITAL NETWORK	PHARMACY NETWORK	CHOOSE THIS PLAN IF YOU ¹¹
BLUE LOCAL with Duke Medicine and WakeMed		Limited, regional network	Limited pharmacy network Want care from Duke Medicine and WakeMed doctors and hospitals and a limited pharmacy network
BLUE LOCAL with Carolinas HealthCare System		Limited, regional network	Limited pharmacy network Want care from Carolinas HealthCare System and affiliated providers and a limited pharmacy network
BLUE VALUE		Limited network	Limited pharmacy network Want to save on monthly premiums by using limited provider and pharmacy networks
BLUE SELECT		Broad network with tiered benefits	Limited pharmacy network Want to manage costs by using select doctors and hospitals and a limited pharmacy network
BLUE ADVANTAGE		Broadest network of doctors and hospitals in North Carolina²	Broad pharmacy network Want access to our broad provider and pharmacy networks

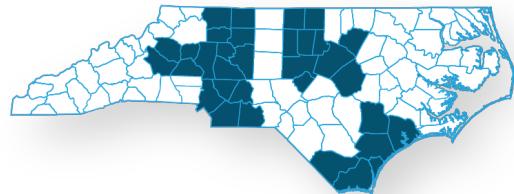
To find out which networks include your favorite doctors and hospitals, go to bcbsnc.com and click on **Find a Doctor**.

BlueValue™

Blue Value could be a good fit if you want savings on your monthly premium and don't have a strong doctor or hospital preference, or if you know your doctor or hospital is already in the limited network.

BLUE VALUE offers:

- + Lower costs through a limited network of providers and pharmacies
- + Two ways to pay for medical expenses: a plan with predictable copayments or deductible and coinsurance



Availability

Blue Value is available to residents of these North Carolina counties:

+ Alamance	+ Davidson	+ Onslow
+ Alexander	+ Davie	+ Orange
+ Anson	+ Duplin	+ Pender
+ Brunswick	+ Durham	+ Person
+ Burke	+ Forsyth	+ Rowan
+ Cabarrus	+ Franklin	+ Stanly
+ Caldwell	+ Iredell	+ Stokes
+ Caswell	+ Johnston	+ Surry
+ Catawba	+ Lee	+ Union
+ Chatham	+ Mecklenburg	+ Yadkin
+ Columbus	+ New Hanover	+ Wake

IN-NETWORK BENEFIT				
DEDUCTIBLE & COINSURANCE PLANS	Individual Deductible (Family=2x)	Individual Out-of-pocket Max (Family=2x)	Coinsurance	Prescription Drug Benefit
BLUE VALUE BRONZE 6850	\$6,850	\$6,850	0%	Integrated
BLUE VALUE BRONZE 5000 ¹⁵ (HSA ELIGIBLE)	\$5,000	\$6,550	20%	Integrated

IN-NETWORK BENEFIT							
COPAY PLANS	Individual Deductible (Family=2x)	Individual Out-of-pocket Max (Family=2x)	Coinsurance	Primary Care Provider Copay	Specialist/Urgent Care Copay	Prescription Drug Deductible	Prescription Drug Benefit
BLUE VALUE CATASTROPHIC ¹⁶	\$6,850	\$6,850	0%	\$35x3	0%	Integrated	0%
BLUE VALUE SILVER 5000	\$5,000	\$6,850	30%	\$25	\$50	\$300	\$10/\$25/\$50/\$70/25%
BLUE VALUE SILVER 3500	\$3,500	\$6,850	30%	\$25	\$50	\$200	\$10/\$25/\$50/\$70/25%
BLUE VALUE SILVER 2500	\$2,500	\$6,850	30%	\$30	\$60	\$200	\$10/\$25/\$50/\$70/25%
BLUE VALUE GOLD 1000	\$1,000	\$4,000	20%	\$15	\$30	\$0	\$10/\$25/\$45/\$65/25%
BLUE VALUE PLATINUM 500	\$500	\$2,500	10%	\$5	\$10	\$200	\$4/\$10/\$30/\$50/25%

Out-of-network (OON) deductible and OON out-of-pocket maximum (OOPM) are two times the in-network deductible and in-network OOPM

Member pays 30% more coinsurance when seeking services out of network

Integrated prescription drug benefits subject to the same deductible & coinsurance as other medical services

Prescription drug deductible must be met before receiving benefits

Emergency room copay is \$500 on Silver & Gold Metallic copay plans and \$300 on Platinum copay plans and subject to deductible & coinsurance on Bronze and Catastrophic plans

BlueSelect®

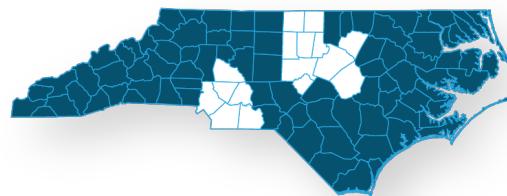
Choose Blue Select if you want savings along with access to our largest network of doctors, specialists and hospitals. Blue Select offers two tiers of in-network benefits. You may choose from either tier, but for the highest quality and the most savings, choose from Tier 1.

BLUE SELECT offers:

- + Savings over Blue Advantage while still offering broad network access
- + Two tiers of in-network benefits
- + Copayments for predictable costs
- + Limited pharmacy network to help save you money
- + Providers located outside the state are included as Tier 1 providers through the BlueCard® network³

How tiers work

- + Tier 1 doctors and hospitals received our top ratings for quality outcomes, cost-efficiency and accessibility
- + Tier 2 doctors and hospitals met our standards for quality outcomes, cost-efficiency and/or accessibility¹⁷



Availability

Blue Select is available in all North Carolina counties **except:**

+ Alamance	+ Franklin	+ Rowan
+ Anson	+ Johnston	+ Stanly
+ Cabarrus	+ Lee	+ Union
+ Caswell	+ Mecklenburg	+ Wake
+ Chatham	+ Orange	
+ Durham	+ Person	

IN-NETWORK BENEFIT									
TIERED NETWORK PLANS	Individual Deductible (Family=2x)	Individual Out-of-pocket Max (Family=2x)	Tier 1 Coinsurance	Tier 2 Coinsurance	Primary Care Provider Copay	Tier 1 Specialist/Urgent Care Copay	Tier 2 Specialist Copay	Prescription Drug Deductible	Prescription Drug Benefit
BLUE SELECT SILVER 5000	\$5,000	\$6,850	30%	50%	\$25	\$50	\$75	\$300	\$10/\$25/\$50/\$70/25%
BLUE SELECT GOLD 1000	\$1,000	\$4,000	20%	40%	\$15	\$30	\$60	\$0	\$10/\$25/\$45/\$65/25%

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Emergency room copay is \$500 on Silver & Gold Metallic copay plans and \$300 on Platinum copay plans and subject to deductible & coinsurance on Bronze and Catastrophic plans

Tier 2 inpatient hospital admits incur a \$500 surcharge copay in addition to being subject to deductible and coinsurance

Hospital	City	Zip Code	County
Alamance Regional Medical Center	Burlington	27215	Alamance
Albemarle Hospital	Elizabeth City	27909	Pasquotank
Alleghany Memorial	Sparta	28675	Alleghany
Angel Medical Center	Franklin	28744	Macon
Annie Penn Memorial Hospital	Reidsville	27320	Rockingham
Ashe Memorial Hospital	Jefferson	28640	Ashe
Betsy Johnson Memorial	Dunn	28335	Harnett
Bladen County Hospital	Elizabethtown	28337	Bladen
Blowing Rock Hospital	Blowing Rock	28605	Watauga
Blue Ridge Regional	Spruce Pine	28777	Mitchell
Caldwell Memorial	Lenoir	28645	Caldwell
Cannon Memorial	Linville	28646	Avery
Cape Fear - Highsmith Rainey Specialty Hospital	Fayetteville	28304	Cumberland
Cape Fear Valley Medical Center	Fayetteville	28302	Cumberland
Carolina East Medical Center	New Bern	28560	Craven
Carteret General	Morehead City	28557	Carteret
Catawba Valley Medical Center	Hickory	28602	Catawba
Central Carolina Hospital	Sanford	27330	Lee
Chatham Hospital	Siler City	27344	Chatham
Chesapeake General	Chesapeake, VA	23320	Virginia
Columbus Regional	Whiteville	28472	Columbus
Davis Regional Medical Center	Statesville	28677	Iredell
Dosher Memorial Hospital	Southport	28461	Brunswick
FirstHealth Montgomery	Troy	27371	Montgomery
FirstHealth Moore Regional	Pinehurst	28374	Moore
FirstHealth Richmond Memorial Hospital	Rockingham	28379	Richmond
Frye Regional Medical Center	Hickory	28601	Catawba
Halifax Regional Medical Center	Roanoke Rapids	27870	Halifax
High Point Regional Hospital	High Point	27262	Guilford
Highlands-Cashiers Hospital	Highlands	28741	Macon
Hugh Chatham Hospital	Elkin	28621	Surry
Iredell Health System	Statesville	28677	Iredell
Lake Norman Regional Medical Center	Mooresville	28117	Iredell
Lenoir Memorial	Kinston	28501	Lenoir
Margaret R. Pardee	Hendersonville	28791	Henderson
Maria Parham Medical Center	Henderson	27536	Vance
Martin General Hospital	Williamston	27892	Martin

This data is current as of January 10, 2014. Provider information is subject to change, and the most current information is available on our 'Find a Doctor' tool at www.bcbsnc.com, or through our customer service department.

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Hospital	City	Zip Code	County
MedWest Harris	Sylva	28779	Jackson
MedWest Haywood	Clyde	28721	Haywood
MedWest Swain	Bryson City	28713	Swain
Mission Health System	Asheville	28801	Buncombe
Morehead Memorial	Eden	27288	Rockingham
Moses Cone - Wesley Long	Greensboro	27403	Guilford
Moses Cone - Women's Hospital	Greensboro	27408	Guilford
Moses Cone Memorial	Greensboro	27401	Guilford
Murphy Medical Center	Murphy	28906	Cherokee
Nash Health Care System	Rocky Mount	27804	Nash
NC Specialty Hospital	Durham	27704	Durham
New Hanover Regional Medical Center	Wilmington	28401	New Hanover
Northern Hospital of Surry	Mount Airy	27030	Surry
Novant Health Brunswick Medical Center	Bolivia	28462	Brunswick
Novant Health Charlotte Orthopedic Hospital	Charlotte	28207	Mecklenburg
Novant Health Forsyth Medical Center	Winston-Salem	27103	Forsyth
Novant Health Franklin Medical Center	Louisburg	27549	Franklin
Novant Health Huntersville Medical Center	Huntersville	28078	Mecklenburg
Novant Health Kernersville Medical Center	Kernersville	27284	Forsyth
Novant Health Matthews Medical Center	Matthews	28105	Mecklenburg
Novant Health Medical Park Hospital	Winston-Salem	27103	Forsyth
Novant Health Presbyterian Medical Center	Charlotte	28204	Mecklenburg
Novant Health Rowan Medical Center	Salisbury	28144	Rowan
Novant Health Thomasville Medical Center	Thomasville	27360	Davidson
Onslow Memorial	Jacksonville	28540	Onslow
Our Community Hospital	Scotland Neck	27874	Halifax
Park Ridge Hospital	Hendersonville	28792	Henderson
Pender Memorial	Burgaw	28425	Pender
Person Memorial	Roxboro	27573	Person
Randolph Hospital	Asheboro	27203	Randolph
Rex Healthcare	Raleigh	27607	Wake
Rutherford Hospital	Rutherfordton	28139	Rutherford
Sampson Regional	Clinton	28328	Sampson
Sandhills Regional	Hamlet	28345	Richmond
Southeastern Regional	Lumberton	28358	Robeson
The McDowell Hospital	Marion	28752	McDowell
The Outer Banks Hospital	Nags Head	27959	Dare

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Hospital	City	Zip Code	County
UNC Hospitals	Chapel Hill	27514	Orange
Transylvania Regional	Brevard	28712	Transylvania
Vidant Beaufort Hospital	Washington	27889	Beaufort
Vidant Bertie Hospital	Windsor	27983	Bertie
Vidant Chowan Hospital	Edenton	27932	Chowan
Vidant Duplin Hospital	Kenansville	28349	Duplin
Vidant Edgecombe Hospital	Tarboro	27886	Edgecombe
Vidant Medical Center	Greenville	27835	Pitt
Vidant Pungo Hospital	Belhaven	27810	Beaufort
Vidant Roanoke Chowan	Ahoskie	27910	Hertford
Wake Forest Baptist Health - Lexington Medical Center	Lexington	27292	Davidson
Wake Forest Baptist Health - Baptist Medical Center	Winston-Salem	27157	Forsyth
Wake Forest Baptist Health - Brenner Children's	Winston-Salem	27157	Forsyth
Wake Forest Baptist Health - Davie Medical Center	Mocksville	27028	Davie
WakeMed	Raleigh	27610	Wake
WakeMed Cary	Cary	27518	Wake
Washington County Hospital	Plymouth	27962	Washington
Watauga Medical Center	Boone	28607	Watauga
Wilson Medical Center	Wilson	27893	Wilson

UnitedHealthcare Compass is an innovative benefit plan for our Commercial members built on the fundamentals of patient-centered health. Members choose a primary care physician (PCP) to help them navigate to high-quality, cost-effective care. Compass is offered as an Individual Exchange plan in certain states with off Exchange versions when required by state law.

Topic	Content			
Key Features	<ul style="list-style-type: none"> Customized, more focused network of care providers tailored for Compass members. Members are required to select a PCP to manage their health care needs. The member's PCP must submit electronic referrals for members to see a network specialist physician. Standard prior authorization and notification requirements apply. 			
Benefits	<ul style="list-style-type: none"> Compass has a limited network service area in certain states where coverage is available. No coverage is provided outside the network service area, except for emergency and urgent services. 			
Product Models	Network Care Provider With Required Referral	Network Care Provider Without Required Referral	Non-network Care Provider*	
Compass	Network benefits	No coverage*	No coverage	
Compass Balanced	Network benefits	Lower benefits	No coverage	
Compass Plus	Network benefits	Lower benefits	Non-network benefits	
View the Compass network service area map on UnitedHealthcareOnline.com > Tools & Resources > Products & Services > UnitedHealthcare Compass.				
<p>* Except for emergency services and related admissions.</p>				
ID Cards	<p>Look for key differences on the member's ID card to identify plan type and benefit features:</p> <ol style="list-style-type: none"> Individual Exchange identifier Plan requires PCP assignment; find the member's assigned PCP by using the Eligibility & Benefits application on Link. To access Link, please sign in to UnitedHealthcareOnline.com, and then click on the Eligibility & Benefits application. Type of Compass plan model and Referral Required indicator. For Harken Compass plans, go to HarkenHealth.com. Plans with additional network benefits have access to an additional network of care providers that provide urgent care, emergency services and pre-approved services. 			

Insurance coverage provided by or through UnitedHealthcare Insurance Company, All Savers Insurance Company or its affiliates. Health plan coverage provided by UnitedHealthcare of Arizona, Inc., UHC of California DBA UnitedHealthcare of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of New York, Inc. UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare of Pennsylvania, Inc., UnitedHealthcare of Texas, Inc., UnitedHealthcare Benefits of Texas, Inc., UnitedHealthcare of Utah, Inc. and UnitedHealthcare of Washington, Inc. or other affiliates. Administrative services provided by United HealthCare Services, Inc. OptumRx, OptumHealth Care Solutions, Inc. or its affiliates. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC), United Behavioral Health (UBH) or its affiliates. Doc#: PCA-1-002209-0607 Case 2:16-cv-00311-RJC-DCK Document 8-3 Filed 08/08/16 Page 10 of 16



Note: Sample health care ID cards are for illustration only

Referrals

Referral Submission Requirements:

- Referrals must be submitted by the member's PCP or a PCP within the same tax ID number.
- Referrals can be backdated up to five calendar days prior to the date of entry.

Eligible services that do not require a referral include:

- Services from physicians with the same tax ID as the member's PCP*
- Network OB/GYNs, including perinatologists
- Network urgent care centers or convenience clinics
- Routine refractive eye exams from network providers
- Mental health disorder and substance abuse services from network behavioral health clinicians
- Services from pathologists, radiologists or anesthesiologists
- Services in emergency rooms or emergency ambulances
- Physician services for emergency unscheduled admissions
- Any services from facility-based inpatient/outpatient network consulting physicians, network assisting surgeons, network co-surgeons, or network team surgeons
- Any non-physician services, not billed by a specialist, including:
 - Outpatient labs, X-rays or diagnostics
 - Physical therapy and network rehabilitation services, with the exception of physician services such as manipulative treatment and vision therapy
 - Durable medical equipment, home health, prosthetic devices and hearing aids
- Other network services for which applicable laws do not allow a referral requirement
 - Chiropractic care (up to 26 visits for MO only) - AZ, GA, KY, MO, WA, WI
 - Optometry and Ophthalmology - AR, CO, GA
 - Dermatology - GA
 - Optometry - AL
 - Chiropractic care, Podiatry, Dermatology (5 visits) - FL

* PCPs are encouraged to submit referrals to best support the accuracy of claims processing when PCP assignments change and to keep members informed about their specialists.

Online Resources

Navigate Information: UnitedHealthcareOnline.com > Tools & Resources > Products & Services > UnitedHealthcare Compass.

Prior Authorization and Notification Requirements: UnitedHealthcareOnline.com > Clinician Resources > Advance and Admission Notification Requirements.

Contact Us

If you have questions related to your participation agreement, please contact your Network Management representative listed at uhc.com/contact. For general questions, call 877-842-3210.

Insurance coverage provided by or through UnitedHealthcare Insurance Company, All Savers Insurance Company or its affiliates. Health plan coverage provided by UnitedHealthcare of Arizona, Inc., UHC of California DBA UnitedHealthcare of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of New York, Inc. UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare of Pennsylvania, Inc., UnitedHealthcare of Texas, Inc., UnitedHealthcare Benefits of Texas, Inc., UnitedHealthcare of Utah, Inc. and UnitedHealthcare of Washington, Inc. or other affiliates. Administrative services provided by United HealthCare Services, Inc. OptumRx, OptumHealth Care Solutions, Inc. or its affiliates. Behavioral health products are provided by U.S. Behavioral Health Plan, California (USBHPC), United Behavioral Health (UBH) or its affiliates. Doc# UCA-1-002209-06072016



08.04.2016

The network of doctors, facilities and medical groups is always changing. Before making an appointment, please check that the doctor, facility or medical group is in your network.

Results for Hospitals

21 In-Network Facilities found within 50 miles of 28202

Compass

Selected Sort/Filters

Distance

Our network of doctors and facilities is always evolving. **Before you make an appointment, always check that the doctor or facility participates in your network.** To find out, you can ask your doctor or facility or you can check on myuhc.com

Novant Health Presbyterian Medical Center | General Hospital

200 Hawthorne Ln Charlotte NC 28204 704-384-4255	Tier 2 Hospital	2000 Wellness Blvd Ste 1100 Monroe, NC 28110 704-316-1180	Tier 2 Hospital
1800 E 4th St Charlotte NC 28204 888-844-0080	Tier 2 Hospital	2900 Randolph Rd Charlotte, NC 28211 704-384-7140	Tier 2 Hospital
8401 Medical Plaza Dr Charlotte NC 28262 704-384-1580	Tier 2 Hospital	,	,

Novant Health Hemby Childrens Hospital | General Hospital

200 Hawthorne Ln Charlotte NC 28204 704-384-1300	,
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Novant Health Charlotte Outpatient Srgry | General Hospital

1800 E 4th St Charlotte NC 28204 704-384-1300	,
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Novant Health Charlotte Orthopedic Hospital | General Hospital

1901 Randolph Rd
Charlotte NC 28207
704-316-2000

Tier 2 Hospital

Novant Health Imaging Museum | General Hospital

2900 Randolph Rd
Charlotte NC 28211
704-384-7180

Novant Health Imaging University | General Hospital

8401 Medical Plaza Dr
Charlotte NC 28262
704-384-1580

Novant Health Matthews Medical Center | General Hospital

1500 Matthews Township Pkwy
Matthews NC 28105
704-384-4277, 704-384-6500

Tier 2 Hospital

Novant Health Diabetes Center | General Hospital

1500 Matthews Township Pkwy
Matthews NC 28105
704-384-1300

Novant Health Huntersville Medical Center | General Hospital

10030 Gilead Rd
Huntersville NC 28078
704-384-4920, 704-316-4000

Tier 2 Hospital

Novant Health Breast Center | General Hospital

10030 Gilead Rd Ste 330
Huntersville NC 28078
704-316-5535

Caromont Regional Medical Center | General Hospital

2525 Court Dr
Gastonia NC 28054
704-834-2000

440 McAlister Rd
Lincolnton, NC 28092
704-735-6637

Novant Health Imaging Monroe | General Hospital

2000 Wellness Blvd Ste 110
Monroe NC 28110
704-316-1180

Lake Norman Regional Medical Center | General Hospital

171 Fairview Rd
Mooresville NC 28117
704-660-4000, 704-660-4012

Novant Health Julian Road O/P Surgery | General Hospital

514 Corporate Cir
Salisbury NC 28147
704-210-5692

Novant Health Rowan Medical Center | General Hospital

612 Mocksville Ave
Salisbury NC 28144
704-210-5000

Tier 2 Hospital

514 Corporate Cir
Salisbury, NC 28147
704-210-5000

Tier 2 Hospital

Iredell Memorial Hospital | General Hospital

557 Brookdale Dr
Statesville NC 28677
704-873-0281, 704-873-5661

Davis Regional Medical Center | General Hospital

218 Old Mocksville Rd
Statesville NC 28625
704-873-0281

Novant Health Forsyth Medical Center | General Hospital

276 Old Mocksville Rd Ste 800
Statesville NC 28625
704-873-5150

Tier 2 Hospital

Catawba Valley Medical Center | General Hospital

810 Fairgrove Church Rd
Hickory NC 28602
828-326-3000

Tier 2 Hospital

50 Macedonia Church Rd
Taylorsville, NC 28681
828-632-7076

Tier 2 Hospital

Frye Regional Medical Center | General Hospital

420 N Center St
Hickory NC 28601
828-315-5000

1 3rd Ave NW
Hickory, NC 28601
828-328-2226

263 2nd Ave NW Ste 101
Hickory NC 28601
828-328-2226

1781 Tate Blvd SE
Hickory, NC 28602
828-315-7030

118 3rd Ave NW
Hickory NC 28601
828-328-2226

Davie County Hospital | General Hospital

223 Hospital St
Mocksville NC 27028
336-751-8100

The choice of provider is yours. This site only serves as a general educational aid concerning provider listings and information about providers. The site is not a substitute for medical or health care advice and does not serve as a recommendation for a particular provider or type of medical or health care. If you believe you are experiencing a medical emergency, please call 911.

This directory's provider information is updated weekly and may have changed. Please check with your provider before scheduling an appointment or receiving services to confirm whether they are participating. If you think any information in this directory is inaccurate, please let us know by clicking on 'Report Incorrect Information' on the specific provider's page, or calling the toll-free number on your member card for your health plan.

The network of doctors, facilities and medical groups is always changing. Before making an appointment, please check that the doctor, facility or medical group is in your network.
